

Declaration and Consent from Applicant/s and/or Guarantor

Responsible Lending: You are protected by responsible lending laws. Because of these protections, the recommendations given to you by us, the lender about this consumer loan are not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licensed. This includes a duty to comply with a code of conduct and a requirement to be licensed. **Admiral Finance Limited is a responsible lender.**

1. You agree that these terms will apply to your application for finance from Admiral Finance Limited ("Admiral Finance") and Quick Loans (part of Admiral Finance).
2. Admiral Finance is collecting personal information about you in your online application for finance. The information is being collected for the purposes set out in clause 4 below and will be held by Admiral Finance Limited at its head office 45 Mandeville Street, Riccarton, Christchurch. We may not receive or give out information for any purpose other than those listed in paragraph 4.
3. If you do not provide all or any part of the information requested on the application form your application for finance may be declined.
4. The information is being collected for all or any of the following purposes:
 - (a) To decide whether or not to grant a loan,
 - (b) Administering the loan,
 - (c) Enforcing payment and other legal obligations owed by me to Admiral Finance,
 - (d) Verify your identity as may be required from time to time by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and regulations ("AML laws"),
 - (e) To offer you further finance,
 - (f) Advising you of other products and services offered by Admiral Finance and its associated and related companies, successors and assigns.
5. The intended recipients of the information are Admiral Finance, other providers of credit, finance brokers, insurance companies, credit reporting agencies (e.g. Equifax, Centrix and Illion) debt collection agencies, government agencies, other information providers, research firms and direct marketing firms engaged by Admiral Finance from time to time. We may also supply information about the guarantor to the borrower and about the borrower to the guarantor.
6. You authorise the collection and release at any time of any information necessary for or relevant to the purposes set out in clause 4 above (including a credit or fraud check) from and to any person deemed necessary by Admiral Finance. You are entitled to request access to, and (if required) correction of, any personal information held about you by Admiral Finance.
7. You acknowledge and agree that Admiral Finance may supply information to and receive information from your family or other members of your household in connection with the purposes set out in clause 4 above. This will typically be the case if Admiral Finance is unable to contact you for any reason.
8. You consent to receiving text messages, emails or other electronic communications from Admiral Finance (or its research and marketing agencies) regarding other products and services offered by it and acknowledge that this information may be sent whether or not you have a current loan with Admiral Finance.
9. You acknowledge that any communications to or from Admiral Finance may be recorded for security and staff training purposes.
10. Without limiting clause 6 above, you hereby authorise Admiral Finance to access your personal information from the following agencies and you also authorise the following agencies to release your personal information to Admiral Finance: Personal Property Securities Register, Transport Registry Centre (NZ Transport Agency/LTSA) Drivers Licence Database, NZ Transport Agency Motor Vehicle Ownership Register, Ministry of Justice (MOJ) and Land Information New Zealand, Internal Affairs and any other government agencies.

Admiral Finance Limited
PO Box 36606, Christchurch 8146
Telephone 0800 200 269
loans@admiralfinance.co.nz

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11. You authorise any credit reporting agency to whom we provide information about you to list that information in its systems and use it to provide credit reporting services to its own customers. Admiral Finance Ltd can now collect and provide comprehensive credit information to credit reporters, including information about customer's repayment history. For further information see <https://www.privacy.org.nz/privacy-act-2020/codes-of-practice/crpc2020/>.
12. You also authorise Admiral Finance to regularly monitor your credit record at any credit reporting agency.
13. You acknowledge that provision of your driver licence number (or any other identification numbers) to Admiral Finance is voluntary and that you consent to Admiral Finance disclosing your driver's licence number (or any other identification numbers) to Equifax, Centrix, illion and other third parties in order to process your credit application.
14. You understand that you can access your personal credit information and that if it is incorrect, request that it be corrected. The information can be accessed through by writing to Equifax at Private Bag 92156, Victoria Street, Auckland; or Centrix at PO Box 62512 Greenlane Auckland 1546; or illion at PO Box 9589 Newmarket Auckland 1031.
15. You warrant and undertake as follows:
 - (a) the information given in your loan application is correct to the best of your knowledge and belief and that no information has been withheld that might affect Admiral Finance's decision on your loan application.
 - (b) you are not known by any name other than that contained in your loan application and that there are no official documents in NZ or any other country which record any other name or form of name or date of birth for you.
 - (c) you own the goods listed in your loan application including without limitation all goods offered as security for your loan and that no money is owed to any third party in respect of such goods and that all such goods are free of any security interest, charge or other encumbrance (except as disclosed to and agreed by Admiral Finance).
 - (d) You are over the age of 18 years and are not an undischarged bankrupt or liable under any proceedings under the Insolvency Act 2006 and its amendments.
16. You authorise Admiral Finance to have its financial interest noted on your insurance policies for any personal property collateral or land granted as security on any loan with Admiral Finance Ltd.
17. You acknowledge that Admiral Finance use a third-party service provider, Proviso, to obtain bank statement information. To provide this service Proviso uses your banking credentials solely for the purpose of retrieving banking data and returning it to us. By using this service you agree to the terms and conditions of the Proviso service <https://proviso.com.au/terms> and privacy policy <https://proviso.com.au/privacy>. If you do not agree you should not use this service.

Name of Applicant(s)/Guarantor(s)	Signature	Date